

Fill in this information to identify your case and this filing:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2	Baljit Kaur Bains		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA			
Case number	24-20884		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

Debtors' Residence

9219 Lamprey Drive

Street address, if available, or other description

Elk Grove	CA	95624-0000
City	State	ZIP Code

Sacramento

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$750,000.00	\$750,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☒ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$750,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Rakesh Kumar Bains**
Debtor 2 **Baljit Kaur Bains**

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3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No

☒ Yes

3.1 Make: **Tesla**
Model: **Y**
Year: **2022**
Approximate mileage: **21000**
Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$35,500.00	\$35,500.00

3.2 Make: **GMC**
Model: **Sierra Pickup**
Year: **2022**
Approximate mileage: **43000**
Other information:

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$37,000.00	\$37,000.00

3.3 Make: **Audi**
Model: **Q7**
Year: **2022**
Approximate mileage: **28000**
Other information:

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$30,000.00	\$30,000.00

3.4 Make: **Kenworth**
Model: **T680**
Year: **2021**
Approximate mileage:
Other information:
Vin ...9749

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$50,000.00	\$50,000.00

3.5 Make: **International**
Model: **Tractor**
Year: **2023**
Approximate mileage:
Other information:
Vin ... 5280

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☒ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$50,000.00	\$50,000.00

Debtor 1 **Rakesh Kumar Bains**
Debtor 2 **Baljit Kaur Bains**

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<p>3.6 Make: freightliner</p> <p>Model: _____</p> <p>Year: 2021</p> <p>Approximate mileage: _____</p> <p>Other information:</p> <div style="border: 1px solid black; padding: 2px;">Vin ... D9925</div>	<p>Who has an interest in the property? Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p>Current value of the entire property? <u>\$50,000.00</u></p> <p>Current value of the portion you own? <u>\$50,000.00</u></p>
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<p>3.7 Make: Freightliner</p> <p>Model: _____</p> <p>Year: 2022</p> <p>Approximate mileage: _____</p> <p>Other information:</p> <div style="border: 1px solid black; padding: 2px;">Vin ... C2110</div>	<p>Who has an interest in the property? Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p>Current value of the entire property? <u>\$50,000.00</u></p> <p>Current value of the portion you own? <u>\$50,000.00</u></p>
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<p>3.8 Make: Kenworth</p> <p>Model: VIN 2444</p> <p>Year: 2022</p> <p>Approximate mileage: _____</p> <p>Other information:</p> <div style="border: 1px solid black; padding: 2px;">repossessed prior to filing</div>	<p>Who has an interest in the property? Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p>Current value of the entire property? <u>\$0.00</u></p> <p>Current value of the portion you own? <u>\$0.00</u></p>
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<p>3.9 Make: Freightliner</p> <p>Model: _____</p> <p>Year: 2022</p> <p>Approximate mileage: _____</p> <p>Other information:</p> <div style="border: 1px solid black; padding: 2px;">Serial # ... MV2755</div>	<p>Who has an interest in the property? Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p>Current value of the entire property? <u>\$60,000.00</u></p> <p>Current value of the portion you own? <u>\$60,000.00</u></p>
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<p>3.1 0 Make: Freightliner</p> <p>Model: M2 106</p> <p>Year: 2017</p> <p>Approximate mileage: _____</p> <p>Other information:</p> <div style="border: 1px solid black; padding: 2px;">Vin .. V9472 and 2019 Great Dane Dry van trailer</div>	<p>Who has an interest in the property? Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this is community property (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p>Current value of the entire property? <u>\$60,000.00</u></p> <p>Current value of the portion you own? <u>\$60,000.00</u></p>
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Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

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3.1 1	Make: Great Dane Model: Dry van trailer Year: 2019 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px;">Vin ... 36562</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table border="0"> <tr> <td>Current value of the entire property?</td> <td>Current value of the portion you own?</td> </tr> <tr> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	\$0.00	\$0.00
Current value of the entire property?	Current value of the portion you own?						
\$0.00	\$0.00						

3.1 2	Make: Great Dane Model: Trailer Year: 2018 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px;">Vin ... 10550</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table border="0"> <tr> <td>Current value of the entire property?</td> <td>Current value of the portion you own?</td> </tr> <tr> <td style="text-align: right;">\$5,000.00</td> <td style="text-align: right;">\$5,000.00</td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	\$5,000.00	\$5,000.00
Current value of the entire property?	Current value of the portion you own?						
\$5,000.00	\$5,000.00						

3.1 3	Make: WANC Model: _____ Year: 2016 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px;">Serial # .. 13342</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table border="0"> <tr> <td>Current value of the entire property?</td> <td>Current value of the portion you own?</td> </tr> <tr> <td style="text-align: right;">\$20,000.00</td> <td style="text-align: right;">\$20,000.00</td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	\$20,000.00	\$20,000.00
Current value of the entire property?	Current value of the portion you own?						
\$20,000.00	\$20,000.00						

3.1 4	Make: Great Dane Model: Trailer Year: 2023 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px;">Vin ... 14486</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table border="0"> <tr> <td>Current value of the entire property?</td> <td>Current value of the portion you own?</td> </tr> <tr> <td style="text-align: right;">\$21,000.00</td> <td style="text-align: right;">\$21,000.00</td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	\$21,000.00	\$21,000.00
Current value of the entire property?	Current value of the portion you own?						
\$21,000.00	\$21,000.00						

3.1 5	Make: Freightliner Model: _____ Year: 2017 Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px;">Vin 9442</div>	Who has an interest in the property? Check one <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table border="0"> <tr> <td>Current value of the entire property?</td> <td>Current value of the portion you own?</td> </tr> <tr> <td style="text-align: right;">\$5,000.00</td> <td style="text-align: right;">\$5,000.00</td> </tr> </table>	Current value of the entire property?	Current value of the portion you own?	\$5,000.00	\$5,000.00
Current value of the entire property?	Current value of the portion you own?						
\$5,000.00	\$5,000.00						

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

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5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$473,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

See attached list

\$3,200.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

See attached list

\$1,350.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

1 Gloc

\$500.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothing

\$170.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Jewelry

\$500.00

Debtor 1 **Rakesh Kumar Bains**
Debtor 2 **Baljit Kaur Bains**

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13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

1 dog

\$50.00

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$5,770.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash on hand

\$0.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

Cash in bank

Wells Fargo ... 3340 checking

Safe Credit Union ... 9393 Checking

Banner Bank ... 0529

US Bank ... 7457

17.1. checking

\$0.00

17.2. stock account

Robinhood account with value of \$1,046

\$1,046.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Redwing Carrier, Inc - no longer operating - debts exceed assets - vehicles are co-signed and are listed as assets in this case

100 %

\$1.00

Debtor 1 **Rakesh Kumar Bains**
Debtor 2 **Baljit Kaur Bains**

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India Gate Inc

100% %

\$0.00

Bains Marinated Meat Shop

100 %

\$1.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

401K through employer

Not property of the bankruptcy estate per

Patterson v Shumate.

\$0.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

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28. Tax refunds owed to you

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**Term life insurance through employer -
no cash value**

\$0.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$1,048.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Debtor 1 **Rakesh Kumar Bains**
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Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest In That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☐ No
☒ Yes. Give specific information.....

Debtor has submitted a claim with Progressive Insurance for two stolen vehicles - 2019 Great Dane and 2018 Great Dane - Debtor expects amount of insurance proceeds will only cover debts against vehicles

\$0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$750,000.00
56. Part 2: Total vehicles, line 5	\$473,500.00	
57. Part 3: Total personal and household items, line 15	\$5,770.00	
58. Part 4: Total financial assets, line 36	\$1,048.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61...	\$480,318.00	Copy personal property total \$480,318.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$1,230,318.00

PART 4. HOUSEHOLD GOODS LIST ATTACHMENT TO PETITION SCHEDULE B

Please list all the items that you have in and around your home AND the total value of items. (Use the amount you would get if you sold the item at a garage sale, pawn shop, or through the newspaper). Give name of creditor/lienholder who has a security interest (item could be repossessed for nonpayment of balance owed). If you are unsure, list lienholder's name.

6. HOUSEHOLD GOODS AND FURNISHINGS

	Qty	Total Value	Lienholder		Qty	Total Value	Lienholder
Cribs	(0)	\$		Sofas	(0)	\$	
Twin	(0)	\$		Love seats	(0)	\$	
Double	(0)	\$		Armchairs	(0)	\$	
Queen	(3)	\$ 500		Rockers	(0)	\$	
King	(3)	\$ 600		Recliners	(0)	\$	
Other	(0)	\$		Other chairs	(0)	\$	
Dressers	(1)	\$ 50.00		Coffee tables	(0)	\$	
Night stand	(0)	\$		Corner tables	(2)	\$ 50	
Lamps	(0)	\$		End tables	(2)	\$ 50	
Bedding	(2)	\$ 50		Other tables	(0)	\$	
Towels, linens, etc.	(0)	\$		Lamps	(0)	\$	
Tables	(0)	\$		Desks	(0)	\$	
Chairs	(0)	\$		Chairs	(0)	\$	
Bar stools	(0)	\$		Tables	(0)	\$	
Stove	(1)	\$ 100		Books	(10)	\$ 100	
Dishwasher	(1)	\$ 50		Filing cabinet	(0)	\$	
Refrigerator	(1)	\$ 500		Card table/chairs	(0)	\$	
Microwave	(1)	\$ 60		Bookcases	(0)	\$	
Freezer	(0)	\$		Tables/benches	(1)	\$ 100	
Sm. Appliances	(0)	\$		Chairs	(4)	\$	
Tableware	(0)	\$		Spa/whirlpool	(0)	\$	
Pots & pans	(5)	\$ 10		Lawnmower	(0)	\$	
Food	(0)	\$		Hand tools	(0)	\$	
Washer	(1)	\$ 500		Garden tools	(0)	\$	
Dryer	(1)	\$ 500		Power tools	(0)	\$	
Fire pit	(0)	\$		Vacuum	(0)	\$	
	()	\$			()	\$	
	()	\$			()	\$	
	()	\$			()	\$	
	()	\$			()	\$	

7. ELECTRONICS

TV	(1)	\$ 1000		Entertainment center	(0)	\$	
Computer	(1)	\$ 200		Media Player	(0)	\$	
Monitor	(0)	\$		Camera	(0)	\$	
Tablet	(0)	\$		VCR, DVR	(0)	\$	
Printer/Scanner	(0)	\$		Drones	(0)	\$	
Cellphone	(2)	\$ 150			()	\$	
Telephone	(0)	\$			()	\$	
Fax machine	(0)	\$			()	\$	
Gaming Equip.	(0)	\$			()	\$	
Stereo receiver	(0)	\$			()	\$	
Speakers							

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Baljit Kaur Bains		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA			
Case number (if known)	24-20884		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Debtors' Residence 9219 Lamprey Drive Elk Grove, CA 95624 Sacramento County Line from <i>Schedule A/B</i> : 1.1	\$750,000.00	<input checked="" type="checkbox"/> \$500,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
2022 Tesla Y 21000 miles Line from <i>Schedule A/B</i> : 3.1	\$35,500.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(2)
See attached list Line from <i>Schedule A/B</i> : 6.1	\$3,200.00	<input checked="" type="checkbox"/> \$3,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
See attached list Line from <i>Schedule A/B</i> : 7.1	\$1,350.00	<input checked="" type="checkbox"/> \$1,350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Clothing Line from <i>Schedule A/B</i> : 11.1	\$170.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1 **Rakesh Kumar Bains**
Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Jewelry Line from Schedule A/B: 12.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
1 dog Line from Schedule A/B: 13.1	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Cash on hand Line from Schedule A/B: 16.1	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$230.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
checking: Cash in bank Wells Fargo ... 3340 checking Safe Credit Union ... 9393 Checking Banner Bank ... 0529 US Bank ... 7457 Line from Schedule A/B: 17.1	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$1,200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 703.140(b)(5)
401K through employer Not property of the bankruptcy estate per Patterson v Shumate. Line from Schedule A/B: 21.1	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$300,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.115(a)(1) & (2), (b)
Term life insurance through employer - no cash value Line from Schedule A/B: 31.1	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$200,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100(a)

3. Are you claiming a homestead exemption of more than \$189,050?
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☐ No
- ☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☒ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2	Baljit Kaur Bains		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA			
Case number (if known)	24-20884		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Ascentium Capital Creditor's Name P O Box 310593 Dallas, TX 75303-1593 Number, Street, City, State & Zip Code	\$116,000.00	\$60,000.00	\$56,000.00
Describe the property that secures the claim: 2017 Freightliner M2 106 Vin .. V9472 and 2019 Great Dane Dry van trailer As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt			
Date debt was incurred _____		Last 4 digits of account number 1268	

Debtor 1 **Rakesh Kumar Bains**
 First Name Middle Name Last Name

Debtor 2 **Baljit Kaur Bains**
 First Name Middle Name Last Name

Case number (if known) **24-20884**

2.2 BMO
 Creditor's Name

P O Box 71951
Chicago, IL 60694-1951
 Number, Street, City, State & Zip Code

Describe the property that secures the claim: **\$14,670.00** **\$21,000.00** **\$0.00**
2023 Great Dane Trailer
Vin ... 14486

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred Last 4 digits of account number **0565**

2.3 County of Sacramento
 Creditor's Name

Revenue Recovery
PO Box 1086
Sacramento, CA
95812-1086
 Number, Street, City, State & Zip Code

Describe the property that secures the claim: **\$3,861.00** **\$750,000.00** **\$0.00**
Debtors' Residence 9219 Lamprey
Drive Elk Grove, CA 95624
Sacramento County

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred Last 4 digits of account number

2.4 Crossroads Equipment Lease and Finance
 Creditor's Name

P O "Box 101285
Pasadena, CA
91189-1285
 Number, Street, City, State & Zip Code

Describe the property that secures the claim: **\$19,435.00** **\$0.00** **\$19,435.00**
2022 Kenworth VIN 2444
repossessed prior to filing

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.
☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred Last 4 digits of account number

Debtor 1 **Rakesh Kumar Bains**Case number (if known) **24-20884**

First Name Middle Name Last Name

Debtor 2 **Baljit Kaur Bains**

First Name Middle Name Last Name

2.5 Diamler Truck Financial

Creditor's Name

**14372 Heritage Parkway,
Suite 400
Fort Worth, TX
76177-3300**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$135,000.00**\$50,000.00****\$85,000.00****2022 Freightliner
Vin ... C2110**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number **6001****2.6 Diamler Truck Financial**

Creditor's Name

**14372 Heritage Parkway,
Suite 400
Fort Worth, TX
76177-3300**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$0.00**\$0.00****\$0.00****2022 Freightliner Cascadia
VIN ... C2110**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

2.7 Diamler Truck Financial Services LLC

Creditor's Name

**8430 West Bryn Mawr
Ave 3rd Fl
Chicago, IL 60631**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$105,069.00**\$50,000.00****\$55,069.00****2021 freightliner
Vin ... D9925**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Debtor 1 **Rakesh Kumar Bains**
 First Name Middle Name Last Name

Debtor 2 **Baljit Kaur Bains**
 First Name Middle Name Last Name

Case number (if known) **24-20884**

2.8	Diamler Truck Financial Services LLC Creditor's Name 8430 West Bryn Mawr 3rd Floor Chicago, IL 60631 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> 2016 WANC Serial # .. 13342 </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$35,474.00 \$20,000.00 \$15,474.00
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number ... _____

2.9	Diamler Truck Financial Services LLC Creditor's Name 8430 West Bryn Mawr 3rd Floor Chicago, IL 60631 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> 2018 Great Dane Trailer Vin ... 10550 </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$20,000.00 \$5,000.00 \$15,000.00
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Debtor 1 **Rakesh Kumar Bains**
 First Name Middle Name Last Name

Debtor 2 **Baljit Kaur Bains**
 First Name Middle Name Last Name

Case number (if known) **24-20884**

2.1 0	Elite Truck and Equipment Inc Creditor's Name Number, Street, City, State & Zip Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 2019 Great Dane Dry van trailer Vin ... 36562 </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number _____	\$0.00 \$0.00 \$0.00
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2.1 1	Flagstar Bank Creditor's Name 5151 Corporate Dr Troy, MI 48098-2639 Number, Street, City, State & Zip Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred _____	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> Debtors' Residence 9219 Lamprey Drive Elk Grove, CA 95624 Sacramento County </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number _____	\$375,920.00 \$750,000.00 \$0.00
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Debtor 1 **Rakesh Kumar Bains**
 First Name Middle Name Last Name
 Debtor 2 **Baljit Kaur Bains**
 First Name Middle Name Last Name

Case number (if known) **24-20884**

<div style="border: 1px solid black; padding: 2px; width: 30px; float: left; margin-right: 5px;">2.1 2</div> GM Financial Creditor's Name PO Box 183593 Arlington, TX 76096-3834 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px; width: fit-content;">2022 GMC Sierra Pickup 43000 miles</div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$55,580.00 \$37,000.00 \$18,580.00
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number **9531**

<div style="border: 1px solid black; padding: 2px; width: 30px; float: left; margin-right: 5px;">2.1 3</div> Paccar Financial Creditor's Name P O Box 1518 Bellevue, WA 98009-1518 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px; width: fit-content;">2021 Kenworth T680 Vin ...9749</div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$95,250.00 \$50,000.00 \$45,250.00
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number **7171**

Debtor 1 **Rakesh Kumar Bains**
 First Name Middle Name Last Name

Debtor 2 **Baljit Kaur Bains**
 First Name Middle Name Last Name

Case number (if known) **24-20884**

<div style="border: 1px solid black; padding: 2px;">2.1 4</div> <p>The Golden 1 Credit Union</p> <p>Creditor's Name</p> <p>PO Box 15249 Sacramento, CA 95851-0249</p> <p>Number, Street, City, State & Zip Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____</p>	<p>Describe the property that secures the claim:</p> <div style="border: 1px solid black; padding: 2px;">2022 Audi Q7 28000 miles</div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number 0011</p>	<p>\$57,433.00</p> <p>\$30,000.00</p> <p>\$27,433.00</p>
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<div style="border: 1px solid black; padding: 2px;">2.1 5</div> <p>US Bank</p> <p>Creditor's Name</p> <p>Bankruptcy Department PO Box 21948 Saint Paul, MN 55121-4201</p> <p>Number, Street, City, State & Zip Code</p> <p>Who owes the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another</p> <p><input checked="" type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____</p>	<p>Describe the property that secures the claim:</p> <div style="border: 1px solid black; padding: 2px;">Debtors' Residence 9219 Lamprey Drive Elk Grove, CA 95624 Sacramento County</div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)</p> <p><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)</p> <p><input type="checkbox"/> Judgment lien from a lawsuit</p> <p><input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number _____</p>	<p>\$217,665.00</p> <p>\$750,000.00</p> <p>\$0.00</p>
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Debtor 1 **Rakesh Kumar Bains**
 First Name Middle Name Last Name

Debtor 2 **Baljit Kaur Bains**
 First Name Middle Name Last Name

Case number (if known) **24-20884**

2.1 6	US Bank equipment finance Creditor's Name PO Box 790448 Saint Louis, MO 63179-0448 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> 2022 Freightliner Serial # ... MV2755 </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$109,000.00	\$60,000.00	\$49,000.00
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number **3316**

2.1 7	US Bank equipment finance Creditor's Name PO Box 790448 Saint Louis, MO 63179-0448 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 2px;"> 2017 Freightliner Vin 9442 </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____	\$18,000.00	\$5,000.00	\$13,000.00
----------	--	---	--------------------	-------------------	--------------------

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Debtor 1 **Rakesh Kumar Bains**
 First Name Middle Name Last Name

Debtor 2 **Baljit Kaur Bains**
 First Name Middle Name Last Name

Case number (if known) **24-20884**

<div style="border: 1px solid black; padding: 2px; width: 30px; text-align: center;">2.1 8</div> <p>US Bank equipment finance</p> <p>Creditor's Name</p> <p>PO Box 790448 Saint Louis, MO 63179-0448</p> <p>Number, Street, City, State & Zip Code</p>	<p>Describe the property that secures the claim:</p> <div style="border: 1px solid black; padding: 2px;"> 2016 WANC Serial # .. 13342 </div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p>	<p>\$35,000.00</p> <p>\$20,000.00</p> <p>\$35,000.00</p>
--	---	---

Who owes the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

<div style="border: 1px solid black; padding: 2px; width: 30px; text-align: center;">2.1 9</div> <p>Wells Fargo</p> <p>Creditor's Name</p> <p>Number, Street, City, State & Zip Code</p>	<p>Describe the property that secures the claim:</p> <div style="border: 1px solid black; padding: 2px;"> 2022 Tesla Y 21000 miles </div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply.</p> <p><input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p>	<p>\$58,836.00</p> <p>\$35,500.00</p> <p>\$23,336.00</p>
---	--	---

Who owes the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Debtor 1 **Rakesh Kumar Bains**
 First Name Middle Name Last Name

Debtor 2 **Baljit Kaur Bains**
 First Name Middle Name Last Name

Case number (if known) 24-20884

2.2 Wells Fargo Equipment Finance

Creditor's Name

**P O Box 3072
 Cedar Rapids, IA
 52406-3072**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2023 International Tractor
 Vin ... 5280**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

\$0.00

\$50,000.00

\$0.00

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☒ Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,472,193.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$1,472,193.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[]

Name, Number, Street, City, State & Zip Code
Mercedes - Benz Financial Services USA
P O Box 5260
843 West Bryn Mawr Ave 3rd Fl
Chicago, IL 60631

On which line in Part 1 did you enter the creditor? 2.7

Last 4 digits of account number _____

[]

Name, Number, Street, City, State & Zip Code
Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108

On which line in Part 1 did you enter the creditor? 2.15

Last 4 digits of account number _____

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2	Baljit Kaur Bains		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA			
Case number	24-20884		
(if known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	California Department of Tax and Fee Adm Priority Creditor's Name Account Information Group MIC 29 P O Box 942879 Sacramento, CA 94279-0029 Number Street City State Zip Code	Last 4 digits of account number 1360	\$650.00	\$650.00
	When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
	sales taxes			

Debtor 1 **Rakesh Kumar Bains**

Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

2.2 Franchise Tax Board* Priority Creditor's Name Bankruptcy Unit PO Box 2952 MS A-340 Sacramento, CA 95812-2952 Number Street City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	\$23,700.00 \$23,700.00 \$0.00	\$23,700.00 \$23,700.00 \$0.00	\$23,700.00 \$23,700.00 \$0.00
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
2020, 2021 income taxes				

2.3 Internal Revenue Service* Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____	\$19,000.00 \$13,000.00 \$6,000.00	\$19,000.00 \$13,000.00 \$6,000.00	\$19,000.00 \$13,000.00 \$6,000.00
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
2020, 2021 income taxes				

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-20884

4.1

Acima Credit

Nonpriority Creditor's Name

9815 S. Monroe St**Sandy, UT 84070**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$3,500.00

When was the debt incurred?

... 5757

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **lease**

4.2

ADT Security Service

Nonpriority Creditor's Name

P O Box 371878**Pittsburgh, PA 15250-7878**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

5906**\$110.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **security service**

4.3

Amazon

Nonpriority Creditor's Name

P O Box 960013**Orlando, FL 32896-0013**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

3813**\$3,225.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **charge account**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-20884**4.4****American Express**

Nonpriority Creditor's Name

P O Box 60189**City of Industry, CA 91716-0189**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **1005****\$4,970.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Bains Marinated meat shop****4.5****American First Finance**

Nonpriority Creditor's Name

P O Box 4115**Concord, CA 94524**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$1,200.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify**4.6****Apelles**

Nonpriority Creditor's Name

P O Box 1578**Middletown, OH 45042-1578**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$410.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Redwing Carriers**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-20884**4.7****Bank of America**

Nonpriority Creditor's Name

P O Box 15284**Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8150****\$1,050.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **charge account****4.8****Bank of America**

Nonpriority Creditor's Name

P O Box 15019**Wilmington, DE 19886-5019**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8150****\$3,270.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **charge account****4.9****Bank of America**

Nonpriority Creditor's Name

P O Box 15284**Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **8117****\$6,380.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **charge account**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**Case number (if known) **24-20884**4.1
0**Best Buy Credit Services**Last 4 digits of account number **7832****\$6,350.00**

Nonpriority Creditor's Name

P O Box 6204

When was the debt incurred?

Sioux Falls, SD 57117-6204

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account**4.1
1**BMO Bank N.A.**Last 4 digits of account number **0400****\$1,840.00**

Nonpriority Creditor's Name

P O Box 5700

When was the debt incurred?

Carol Stream, IL 60197-5700

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account**4.1
2**Calvine Plaza**

Last 4 digits of account number

\$0.00

Nonpriority Creditor's Name

When was the debt incurred?

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify

Debtor 1 **Rakesh Kumar Bains**

Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.1
3

Chase

Last 4 digits of account number ... **\$935.00**

Nonpriority Creditor's Name

Account Inquiries

PO Box 15298

Wilmington, DE 19850-5298

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **charge account**

4.1
4

Citi

Last 4 digits of account number **4953** **\$9,400.00**

Nonpriority Creditor's Name

P O Box 790057

Saint Louis, MO 63179-0057

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **charge account**

4.1
5

Collection Northwest

Last 4 digits of account number **\$600.00**

Nonpriority Creditor's Name

P O box 4070

2400 Poplar Dr

Medford, OR 97501

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Redwing Carrier - Jackson County Justice Court**

Debtor 1 **Rakesh Kumar Bains**

Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.1
6

Comenity Bank

Nonpriority Creditor's Name

Bankruptcy Dept

PO Box 182125

Columbus, OH 43218

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4144**

\$879.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **charge account**

4.1
7

Credit Collection Services

Nonpriority Creditor's Name

P O Box 710

Norwood, MA 02062-0710

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3336**

\$82.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **collections - Redwing Carrier**

4.1
8

Credit Collection Services

Nonpriority Creditor's Name

725 Canton Street

Norwood, MA 02062

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$57.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **progressive West Ins**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-208844.1
9**Department of Education**Last 4 digits of account number **6668****\$8,153.00**

Nonpriority Creditor's Name

50 United Nations Plaza**Suite 1200****San Francisco, CA 94102**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **student loan**4.2
0**Discover**Last 4 digits of account number **6393****\$3,120.00**

Nonpriority Creditor's Name

P O Box 45909**San Francisco, CA 94145-0909**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Charge account**4.2
1**First National Bank of Omaha**Last 4 digits of account number **3497****\$2,848.00**

Nonpriority Creditor's Name

PO Box 2557**Omaha, NE 68103**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **charge account - Redwing Carrier**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**Case number (if known) **24-20884**4.2
2**FNBO**Last 4 digits of account number **4977** **\$2,850.00**

Nonpriority Creditor's Name

P O Box 2557

When was the debt incurred?

Omaha, NE 68103-2557

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account - Redwing Carrier**4.2
3**Greenburg, Grant and Richards Inc**Last 4 digits of account number **7170** **\$679.00**

Nonpriority Creditor's Name

5858 Westheimer Road, Ste. 500

When was the debt incurred?

Houston, TX 77057

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Love's Travel Stops - Redwing Carrier**4.2
4**Honey Management Group Inc**Last 4 digits of account number **\$7,000.00**

Nonpriority Creditor's Name

730 W. Golden Grove Way

When was the debt incurred?

Covina, CA 91722

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Bains Marinated Meats - Clicklease**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-208844.2
5**Khols**Last 4 digits of account number **1566****\$240.00**

Nonpriority Creditor's Name

**N 56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **charge account**4.2
6**Koalafi**

Last 4 digits of account number

\$2,000.00

Nonpriority Creditor's Name

P O Box 5518**Glen Allen, VA 23058-5518**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **lease**4.2
7**Kohls**Last 4 digits of account number **3851****\$2,710.00**

Nonpriority Creditor's Name

P O Box 3115**Milwaukee, WI 53201**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **charge account**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**Case number (if known) **24-20884**4.2
8**Linebarger Goggan Blair & Sampson LLP**

Nonpriority Creditor's Name

One Penn Center**1617 John F. Kennedy Blvd Ste 555
Philadelphia, PA 19103**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

Last 4 digits of account number

\$193.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Deleware DOT - Redwing Carrier**4.2
9**Lowes Business Acct**

Nonpriority Creditor's Name

P O Box 669824**Dallas, TX 75266-0781**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0388****\$120.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Bains Marinated Meats**4.3
0**Macy**

Nonpriority Creditor's Name

P O Box 79003**Saint Louis, MO 63179-0003**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesLast 4 digits of account number **0238****\$1,400.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **charge account -**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-208844.3
1**Macy's**Last 4 digits of account number **4258****\$1,100.00**

Nonpriority Creditor's Name

P O Box 79003

When was the debt incurred?

Saint Louis, MO 63179-0003

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account**4.3
2**Macy's American Express**Last 4 digits of account number **6923****\$1,865.00**

Nonpriority Creditor's Name

P O Box 790003

When was the debt incurred?

Saint Louis, MO 63179-0003

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account**4.3
3**PA Turnpike Toll by Plate**

Last 4 digits of account number

\$350.00

Nonpriority Creditor's Name

P O Box 645631

When was the debt incurred?

Pittsburgh, PA 15264-5254

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **tolls - Redwing Carrier**

Debtor 1 **Rakesh Kumar Bains**

Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

4.3
4

Port Authority NY NJ

Last 4 digits of account number **\$277.00**

Nonpriority Creditor's Name

P O Box 15183

When was the debt incurred?

Albany, NY 12212-5183

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify Redwing Carrier

4.3
5

Prime

Last 4 digits of account number ... **\$8,600.00**

Nonpriority Creditor's Name

P O Box 15123

When was the debt incurred?

Wilmington, DE 19850-5123

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify charge account

4.3
6

Professional Account Management LLC

Last 4 digits of account number **\$242.00**

Nonpriority Creditor's Name

P O Box 500

When was the debt incurred?

Horseheads, NY 14845-0500

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify tolls - Redwing Carrier

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**Case number (if known) **24-20884**4.3
7**Professional Credit Service**Last 4 digits of account number **\$646.00**

Nonpriority Creditor's Name

P O Box 7548

When was the debt incurred?

Springfield, OR 97475-0039

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Marion County Justice Court**4.3
8**RTS Financial Services Inc**Last 4 digits of account number **\$6,095.00**

Nonpriority Creditor's Name

Gaba Law

When was the debt incurred?

25 Mauchly Suite 300**Irvine, CA 92618**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **factoring company -Redwing Carrier**4.3
9**Shop Your Way**Last 4 digits of account number **1967** **\$7,065.00**

Nonpriority Creditor's Name

PO Box 6286

When was the debt incurred?

Sioux Falls, SD 57117-6286

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account**

Debtor 1 **Rakesh Kumar Bains**

Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-20884

4.4
0

State of California

Last 4 digits of account number

\$1.00

Nonpriority Creditor's Name

Department of Motor Vehicles

P O Box 932320 MS H160

Sacramento, CA 94232-3200

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Redwing Carrier**

4.4
1

Synchrony

Last 4 digits of account number

1515

\$315.00

Nonpriority Creditor's Name

P O Box 965064

Orlando, FL 32896-0564

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **charge account - Redwing Carrier**

4.4
2

Synchrony

Last 4 digits of account number

1736

\$910.00

Nonpriority Creditor's Name

P O Box 965064

Orlando, FL 32896-0564

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **charge account**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-208844.4
3**Synchrony**Last 4 digits of account number **2956****\$1,940.00**

Nonpriority Creditor's Name

P O Box 965064

When was the debt incurred?

Orlando, FL 32896-0564

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account**4.4
4**Synchrony Bank**Last 4 digits of account number **1515****\$1,738.00**

Nonpriority Creditor's Name

P O Box 965008

When was the debt incurred?

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account - Redwing Carrier Inc**4.4
5**Synchrony Bank**Last 4 digits of account number **3737****\$1,325.00**

Nonpriority Creditor's Name

P O Box 965008

When was the debt incurred?

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account - Redwing Carrier**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**Case number (if known) **24-20884**4.4
6**The Golden 1 Credit Union**Last 4 digits of account number **2844****\$9,347.00**

Nonpriority Creditor's Name

PO Box 15966

When was the debt incurred? _____

Sacramento, CA 95852

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account - Redwing Carrier**4.4
7**The Golden 1 Credit Union**Last 4 digits of account number **6204****\$10,131.00**

Nonpriority Creditor's Name

PO Box 15966

When was the debt incurred? _____

Sacramento, CA 95852

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account**4.4
8**The Home Depot**Last 4 digits of account number **2100****\$9,100.00**

Nonpriority Creditor's Name

PO Box 9001030

When was the debt incurred? _____

Louisville, KY 40290-1030

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **bains marinated meat**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-208844.4
9**The Home Depot Credit Services**Last 4 digits of account number **0675****\$631.00**

Nonpriority Creditor's Name

P O Box 790393

When was the debt incurred?

Saint Louis, MO 63179

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account - Redwing**4.5
0**Transworld Systems Inc**

Last 4 digits of account number

\$732.00

Nonpriority Creditor's Name

500 Virginia Dr Ste 514

When was the debt incurred?

Fort Washington, PA 19034

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Penn Turnpike Commission - Redwing Carrier**4.5
1**U.S. Small Business Administration**Last 4 digits of account number **7909****\$479,129.00**

Nonpriority Creditor's Name

Attn: District Counsel

When was the debt incurred?

455 Market Street, Suite 600**San Francisco, CA 94105**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Redwing Carrier**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-208844.5
2**US Bank**Last 4 digits of account number **6863****\$15,920.00**

Nonpriority Creditor's Name

Bankruptcy Department**PO Box 5229****Cincinnati, OH 45201**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Bains Marinated Meat**4.5
3**US Bank**Last 4 digits of account number **0862****\$24,650.00**

Nonpriority Creditor's Name

P O Box 790179**Saint Louis, MO 63179-0179**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **bains marinated meat**4.5
4**Utah State Tax Commission**Last 4 digits of account number **...****\$1.00**

Nonpriority Creditor's Name

210 N 1950 W.**Salt Lake City, UT 84134**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☒ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Redwing Carrier**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-208844.5
5**Verizon Business**Last 4 digits of account number **7032****\$255.00**

Nonpriority Creditor's Name

P O Box 489

When was the debt incurred? _____

Newark, NJ 07101-0489

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Redwing Carrier**4.5
6**Violation Enforcement Service**Last 4 digits of account number **9350****\$76.00**

Nonpriority Creditor's Name

P O Box 1212

When was the debt incurred? _____

Horseheads, NY 14845-1200

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **collection - Redwing Carrier**4.5
7**Webstaurant**Last 4 digits of account number **7504****\$5,900.00**

Nonpriority Creditor's Name

When was the debt incurred? _____

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account - Bains Marinated Meat**

Debtor 1 **Rakesh Kumar Bains**Debtor 2 **Baljit Kaur Bains**

Case number (if known)

24-208844.5
8**Wells Fargo**Last 4 digits of account number **9690****\$17,390.00**

Nonpriority Creditor's Name

PO Box 6995

When was the debt incurred?

Portland, OR 97228

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☐ Debtor 1 and Debtor 2 only☐ Disputed☒ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account - Redwing Carrier**4.5
9**Wells Fargo**

Last 4 digits of account number

\$13,100.00

Nonpriority Creditor's Name

P O Box 51193

When was the debt incurred?

Los Angeles, CA 90051-5493

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☒ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **charge account****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

United States Department of Justice*Line **2.3** of (Check one):☒ Part 1: Creditors with Priority Unsecured Claims**Civil Trial Section, Western Region**☐ Part 2: Creditors with Nonpriority Unsecured Claims**Box 683, Ben Franklin Station****Washington, DC 20044**

Last 4 digits of account number

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

US AttorneyLine **4.51** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims**For US Small Business**☒ Part 2: Creditors with Nonpriority Unsecured Claims**Administration****501 I Street Suite 10-100****Sacramento, CA 95814**

Last 4 digits of account number

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

US Attorney*Line **2.3** of (Check one):☒ Part 1: Creditors with Priority Unsecured Claims**For the Internal Revenue Service**☐ Part 2: Creditors with Nonpriority Unsecured Claims**501 I Street, Suite 10-100**

Debtor 1 **Rakesh Kumar Bains**

Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

Sacramento, CA 95814

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	0.00
	6b. Taxes and certain other debts you owe the government	6b. \$	43,350.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	43,350.00
Total claims from Part 2	6f. Student loans	6f. \$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	694,402.00
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	694,402.00

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2	Baljit Kaur Bains		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF CALIFORNIA		
Case number	24-20884		
(if known)			

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B: Property* (Official Form 106 A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 Clicklease
1182 W. 2400 South
Salt Lake City, UT 84119

Lease for Bains Marinated Meats

2.2 Koalafi
P O Box 5518
Glen Allen, VA 23058-5518

Fill in this information to identify your case:

Debtor 1	Rakesh Kumar Bains		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Baljit Kaur Bains		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA			
Case number (if known)	24-20884		

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No. Go to line 3.
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
- ☐ No
☒ Yes.

In which community state or territory did you live? -NONE- . Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent
Number, Street, City, State & Zip Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 Redwing Carrier, Inc

- ☐ Schedule D, line _____
☒ Schedule E/F, line 4.6
☐ Schedule G _____
Apelles

3.2 Redwing Carrier, Inc

- ☒ Schedule D, line 2.1
☐ Schedule E/F, line _____
☐ Schedule G _____
Ascentium Capital

Debtor 1 **Rakesh Kumar Bains**
Baljit Kaur Bains

Case number (if known) **24-20884**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.3 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.7
☐ Schedule G _____
Bank of America

3.4 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.8
☐ Schedule G _____
Bank of America

3.5 Redwing Carrier, Inc

☒ Schedule D, line 2.2
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO

3.6 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.15
☐ Schedule G _____
Collection Northwest

3.7 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.16
☐ Schedule G _____
Comenity Bank

3.8 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.17
☐ Schedule G _____
Credit Collection Services

3.9 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.18
☐ Schedule G _____
Credit Collection Services

3.10 Redwing Carrier, Inc

☒ Schedule D, line 2.4
☐ Schedule E/F, line _____
☐ Schedule G _____
Crossroads Equipment Lease and Finance

Debtor 1 **Rakesh Kumar Bains**
Baljit Kaur Bains

Case number (if known) **24-20884**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.11 Redwing Carrier, Inc

☒ Schedule D, line 2.5
☐ Schedule E/F, line _____
☐ Schedule G _____
Diamler Truck Financial

3.12 Redwing Carrier, Inc

☒ Schedule D, line 2.7
☐ Schedule E/F, line _____
☐ Schedule G _____
Diamler Truck Financial Services LLC

3.13 Redwing Carrier, Inc

☒ Schedule D, line 2.8
☐ Schedule E/F, line _____
☐ Schedule G _____
Diamler Truck Financial Services LLC

3.14 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.21
☐ Schedule G _____
First National Bank of Omaha

3.15 Redwing Carrier, Inc

☒ Schedule D, line 2.11
☐ Schedule E/F, line _____
☐ Schedule G _____
Flagstar Bank

3.16 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.22
☐ Schedule G _____
FNBO

3.17 Redwing Carrier, Inc

☒ Schedule D, line 2.12
☐ Schedule E/F, line _____
☐ Schedule G _____
GM Financial

3.18 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.23
☐ Schedule G _____
Greenburg, Grant and Richards Inc

Debtor 1 **Rakesh Kumar Bains**
Baljit Kaur Bains

Case number (if known) **24-20884**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.19 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.25
☐ Schedule G _____
Khols

3.20 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.28
☐ Schedule G _____
Linebarger Goggan Blair & Sampson LLP

3.21 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.30
☐ Schedule G _____
Macy

3.22 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.31
☐ Schedule G _____
Macy's

3.23 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.33
☐ Schedule G _____
PA Turnpike Toll by Plate

3.24 Redwing Carrier, Inc

☒ Schedule D, line 2.13
☐ Schedule E/F, line _____
☐ Schedule G _____
Paccar Financial

3.25 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.34
☐ Schedule G _____
Port Authority NY NJ

3.26 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.35
☐ Schedule G _____
Prime

Debtor 1 **Rakesh Kumar Bains**
Baljit Kaur Bains

Case number (if known) **24-20884**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.27 **Redwing Carrier, Inc**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.36**
☐ Schedule G _____
Professional Account Management LLC

3.28 **Redwing Carrier, Inc**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.37**
☐ Schedule G _____
Professional Credit Service

3.29 **Redwing Carrier, Inc**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.40**
☐ Schedule G _____
State of California

3.30 **Redwing Carrier, Inc**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.41**
☐ Schedule G _____
Synchrony

3.31 **Redwing Carrier, Inc**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.44**
☐ Schedule G _____
Synchrony Bank

3.32 **Redwing Carrier, Inc**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.45**
☐ Schedule G _____
Synchrony Bank

3.33 **Redwing Carrier, Inc**

☒ Schedule D, line **2.14**
☐ Schedule E/F, line _____
☐ Schedule G _____
The Golden 1 Credit Union

3.34 **Redwing Carrier, Inc**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.46**
☐ Schedule G _____
The Golden 1 Credit Union

Debtor 1 **Rakesh Kumar Bains**
Baljit Kaur Bains

Case number (if known) **24-20884**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.35 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.49
☐ Schedule G _____
The Home Depot Credit Services

3.36 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.50
☐ Schedule G _____
Transworld Systems Inc

3.37 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.51
☐ Schedule G _____
U.S. Small Business Administration

3.38 Redwing Carrier, Inc

☒ Schedule D, line 2.15
☐ Schedule E/F, line _____
☐ Schedule G _____
US Bank

3.39 Redwing Carrier, Inc

☒ Schedule D, line 2.16
☐ Schedule E/F, line _____
☐ Schedule G _____
US Bank equipment finance

3.40 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.54
☐ Schedule G _____
Utah State Tax Commission

3.41 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.55
☐ Schedule G _____
Verizon Business

3.42 Redwing Carrier, Inc

☐ Schedule D, line _____
☒ Schedule E/F, line 4.56
☐ Schedule G _____
Violation Enforcement Service

Debtor 1 **Rakesh Kumar Bains**
Baljit Kaur Bains

Case number (if known) **24-20884**

Additional Page to List More Codebtors	
Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.43 Redwing Carrier, Inc	<div><input checked="" type="checkbox"/> Schedule D, line <u>2.19</u></div> <div><input type="checkbox"/> Schedule E/F, line _____</div> <div><input type="checkbox"/> Schedule G _____</div> <div>Wells Fargo</div>
3.44 Redwing Carrier, Inc	<div><input type="checkbox"/> Schedule D, line _____</div> <div><input checked="" type="checkbox"/> Schedule E/F, line <u>4.58</u></div> <div><input type="checkbox"/> Schedule G _____</div> <div>Wells Fargo</div>
3.45 Redwing Carrier, Inc	<div><input checked="" type="checkbox"/> Schedule D, line <u>2.20</u></div> <div><input type="checkbox"/> Schedule E/F, line _____</div> <div><input type="checkbox"/> Schedule G _____</div> <div>Wells Fargo Equipment Finance</div>

Fill in this information to identify your case:

Debtor 1 Rakesh Kumar BainsDebtor 2 Baljit Kaur Bains

(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIACase number 24-20884

(If known)

Check if this is:

☐ An amended filing☐ A supplement showing postpetition chapter 13 income as of the following date:MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

☒ Employed
☐ Not employed

Driver - Self employed

Debtor 2 or non-filing spouse

☒ Employed
☐ Not employed

FCMethodist Hospital7500 Hospital Dr.
Sacramento, CA 9582318 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$ 0.00 \$ 3,995.333. +\$ 0.00 +\$ 0.004. \$ 0.00 \$ 3,995.33

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 3,995.33
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 349.55
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 241.61
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 153.49
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 744.65
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 3,250.68
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 13,349.69	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: IHSS	8h.+ \$ 0.00	+ \$ 2,503.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 13,349.69	\$ 2,503.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 13,349.69 + \$ 5,753.68 = \$ 19,103.37	
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> . Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:		11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 19,103.37 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: Baljit is part time employee at 20 hours per week. Recent income was higher due to training classes which are offered annually and increased hours.		

Projected profit and loss from self employment Trucking

Anticipated Gross monthly income	. \$94,000.00
Expenses	
Diesel	\$33,000.00
Insurance	\$6,200.00
Fuel tax	\$500.00
Tolls	\$1,300.00
Maintenance	\$3,000.00
Driver pay (1099)	\$31,000.00
Trailer Rent	\$1,200.00
Truck parking	\$600.00
Dispatch services	\$5,000.00
Misc	\$200.00
Total expenses	\$82,000.00
Net profit/loss	\$12,000.00

BAINS MEAT SHOP**Projected Profit and Loss**

January 2024 through June 2024

Ordinary Income

CLEARENT	\$185,500.00
DOOR DASH	\$2,700.00
GOEBT	\$5,200.00

TOTAL REVENUE

\$193,400.00 / 6
32,233.33 / MO

COST OF GOODS SOLD

GROCERY	\$114,500.00
COCARD FEE	\$470.00
PAYROLL/EIMPLOYEE	\$14,500.00
CLEARENT	\$5,100.00
LOGICAL FEE	\$500.00

TOTAL CoGS

221,511.66 / MO

\$135,070.00 / 6**GROSS PROFIT/LOSS****\$58,330.00****EXPENSES**

LEASE	\$36,600.00
ATLAS DISPOSAL	\$2,100.00
NATIONWIDE	\$900.00
VIVINT	\$300.00
COMCAST	\$850.00
UTILITIES	\$2,800.00
YELP & ADV	\$4,100.00
REPAIRS AND MAINTENANCE	\$3,500.00
PRUDENTIAL	\$600.00
CLARK PEST CONTROL	\$780.00
CA DEPT	\$125.00
OFFICE FEES - ADP PAYROLL FEE/TAX	\$2,750.00

TOTAL EXPENSES**\$55,405.00** / 6

9234.16

NET OPERATING PROFIT/LOSS**\$2,925.00****OTHER EXPENSES**

Vehicle Expenses

\$1,875.00

Miscellaneous Expenses

\$750.00

TOTAL OTHER EXPENSES**\$2,625.00****NET PROFIT/LOSS****\$300.00/6.****50.00/mo**

INDIA GATE**Projected Profit and Loss**

January 2024 through June 2024

Ordinary Income

UBER	\$4,100.00
DOOR DASH	\$25,500.00
WOOCOMMERCE	\$4,900.00
GRUB HUB	\$5,680.00
CLOVER	\$110,000.00

TOTAL REVENUE

\$150,180.00/6
25,030.00/140

COST OF GOODS SOLD

GROCERY	\$42,500.00
PAYROLL/EMPLOYEES	\$30,500.00
CARD FEE	\$2,550.00
CLOVER FEE	\$900.00

TOTAL CoGS

12,741.66/140 **\$76,450.00/6**

GROSS PROFIT/LOSS**\$73,730.00****EXPENSES**

RENT	\$37,000.00
ATLAS DISPOSAL	\$1,800.00
STATE FARM	\$1,000.00
WATER	\$2,900.00
COMCAST	\$800.00
UTILITIES	\$11,500.00
GOOGLE ADVERTISING	\$2,700.00
GOOGLE FEE	\$525.00
EDWARDS ADV	\$1,750.00
REPAIRS AND MAINTENANCE	\$4,250.00
PRUDENTIAL	\$2,350.00
CLARK PEST CONTROL	\$780.00

SAC COUNTY		\$700.00
Uniforms		\$500.00
TOTAL EXPENSES	<i>11425.83</i>	\$68,555.00 / <i>6</i>
NET OPERATING PROFIT/LOSS		\$5,175.00
OTHER EXPENSES		
Vehicle Expenses		\$700.00
Miscellaneous Expenses		\$1,100.00
TOTAL OTHER EXPENSES		\$1,800.00
NET PROFIT/LOSS		\$3,375.00 / <i>6</i>
		<i>562.50</i>

Fill in this information to identify your case:

Debtor 1 Rakesh Kumar Bains

Debtor 2 Baljit Kaur Bains
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA

Case number 24-20884
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

son10☐ No☒ Yesdaughter13☐ No☒ Yesdaughter15☐ No☒ Yes☐ No☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,672.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 337.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 150.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Rakesh Kumar Bains**
 Debtor 2 **Baljit Kaur Bains**

Case number (if known) **24-20884**

6. **Utilities:**

6a. Electricity, heat, natural gas	6a. \$	406.00
6b. Water, sewer, garbage collection	6b. \$	180.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	425.00
6d. Other. Specify: <u>City of Elk Grove</u>	6d. \$	100.00
<u>Lawn Service</u>	\$	60.00
<u>ADT</u>	\$	50.00

7. Food and housekeeping supplies	7. \$	900.00
8. Childcare and children's education costs	8. \$	175.00
9. Clothing, laundry, and dry cleaning	9. \$	0.00
10. Personal care products and services	10. \$	150.00
11. Medical and dental expenses	11. \$	50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	472.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	100.00
14. Charitable contributions and religious donations	14. \$	0.00

15. **Insurance.**
 Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	472.00
15d. Other insurance. Specify: _____	15d. \$	0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
 Specify: quarterly income
 Specify: Taxes deducted from IHSS

16. \$	400.00
\$	219.03

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1	17a. \$	635.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**
 18. \$ 0.00

19. **Other payments you make to support others who do not live with you.**
 19. \$ 0.00

Specify: _____

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00

21. **Other: Specify: gifts, misc, children expenses**
 21. +\$ 200.00

Pet care
 +\$ 200.00

22. **Calculate your monthly expenses**

22a. Add lines 4 through 21.	\$	7,453.03
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	7,453.03

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	19,103.37
23b. Copy your monthly expenses from line 22c above.	23b. -\$	7,453.03
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	11,650.34

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
 For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____